



Critical Illness Insurance

Prepared for:
State of Kansas

Critical illness insurance



- **Critical illness insurance provides coverage for specific** critical illnesses and helps offset expenses not reimbursed by other types of insurance.
- **It is not a replacement for traditional medical or disability income insurance** – rather it is a complement to these other coverages.

MetLife's Critical Illness Insurance

Provides a **lump-sum payment** upon diagnosis verification

Is not reimbursement-based, so covered individuals only need to submit proof of a diagnosis

Allows covered individuals to use the lump-sum payment **the way they see fit**

The financial impact of a critical illness



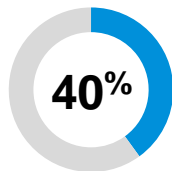
Over **3.5 million** Americans are expected to suffer or be diagnosed with cancer, heart attack or stroke annually¹

Recovery and treatment can take **weeks, months or years**²

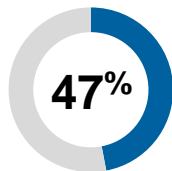
Out-of-pocket costs can be as high as **\$14,444**³

Nearly half (**49%**) of employees surveyed are concerned about "having enough money to make ends meet"⁴

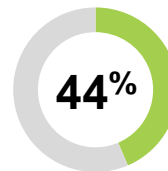
In a recent MetLife survey, respondents who reported that a critical illness had a devastating financial impact on their lives made these adjustments:³



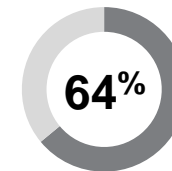
borrowed money



had higher credit card balances



couldn't pay their bills



withdrew from savings

¹American Heart Association, Heart Disease and Stroke Statistics 2011; American Cancer Society, Cancer Facts & Figures 2012.

²www.cancer.org; www.heart.org; www.stroke.org; emedicine.medscape.com/article/324386-overview

³MetLife Accident and Critical Illness Impact Study, 2013.

⁴MetLife's 10th Annual Employee Benefits Trends Study, 2012.

Costs of survival: The out-of-pocket expenses



Medical Expenses

- Medical & prescription co-pays/deductibles
- Out of network treatments
- Experimental/non-traditional treatment



Non-medical expenses

- Child care
- Lost or reduced income
- Household expenses
 - Mortgage/rent
 - Car payments
 - Child care

Even with the best medical coverage, your savings could still be impacted

Critical illness insurance – Guaranteed acceptance

Your Critical Illness Insurance **enrollment is guaranteed**¹
provided you are actively at work.

Eligible Individuals

- Employee
- Spouse/Legal Spouse²
- Dependent Child(ren)³

Employee must enroll for the Spouse/Domestic Partner and/or Child(ren) to be eligible for coverage.

¹Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

²Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

³Dependent Child coverage varies by state. Please contact MetLife for more information.

Critical illness insurance – Covered conditions

Conditions

- Full Benefit Cancer¹
- Partial Benefit Cancer¹
(25% of Selected Benefit Amount)
- Heart Attack
- Stroke²
- Coronary Artery Bypass Graft (CABG)³
- Kidney Failure
- Alzheimer's Disease⁴
- 22 Listed Conditions⁵
- Major Organ Transplant Benefit⁶

Payment is 100% of the Initial Benefit Amount. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.

¹Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.

²In certain states, the Covered Condition is Severe Stroke.

³In NJ sitused cases, the Covered Condition is Coronary Artery Disease.

⁴Please review the Outline of Coverage for specific information about Alzheimer's disease.

⁵MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for a Listed Condition in his/her lifetime. The Listed Conditions are: Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

⁶The employee will receive an additional lump sum payment of 100% of the Initial Benefit Amount for Major Organ Transplant. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.

Critical illness insurance – Initial benefit amount

You have a **choice** of a \$10,000 or \$20,000 Initial Benefit Amount

Your Total Benefit Amount will be **3 times** the Initial Benefit Amount you selected

You can receive **Initial and Recurrence Benefit¹** payments until your Total Benefit Amount is reached

Example of Initial & Recurrence Benefit Payments²

The example below illustrates an employee who elected an Initial Benefit of \$20,000 and has a Total Benefit Amount of 3 times (or 300%) of the Initial Benefit Amount or \$60,000.

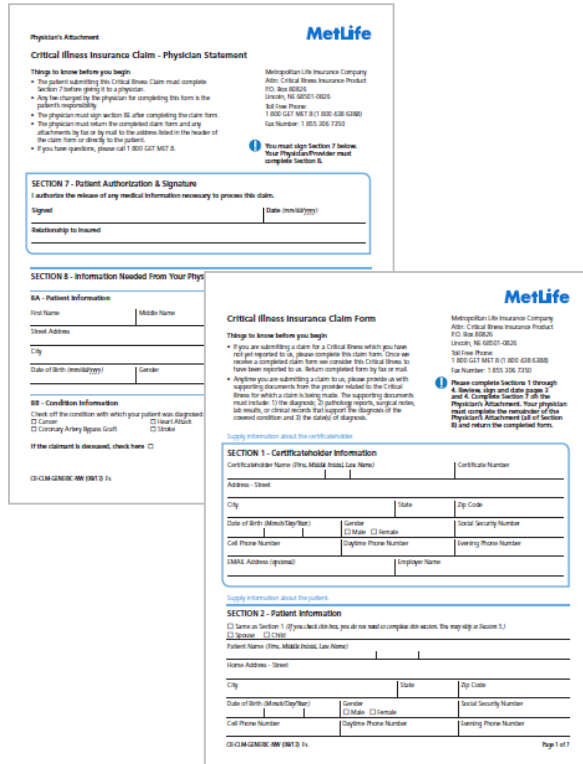
Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$20,000 or 100%.	\$40,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$10,000 or 50%	\$30,000
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$20,000 or 100%	\$10,000

¹There is a Benefit Suspension Period between Recurrences. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.

²This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Critical illness insurance – Simple claims process

Hassle-free, 3 step claims process



The image shows two forms from MetLife. The top form is the 'Critical Illness Insurance Claim - Physician Statement'. It includes instructions for the physician, a section for patient authorization and signature, and a section for information needed from the physician. The bottom form is the 'Critical Illness Insurance Claim Form'. It includes instructions for the claimant, a section for certificateholder information, and a section for patient information. Both forms have a MetLife logo and contact information.

1

Opening a Claim

Call 1-800-GET-MET8 –or– go to <https://mybenefits.metlife.com> to request a claims form via email, fax or mail. To officially open the claim, you need to submit a fully completed claims form including the physician statement.

2

Processing a Claim

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you.

3

Payment

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

¹Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.

Critical illness insurance – Questions?

Online Enrollment

State employees will enroll online through the Membership Administration Portal (MAP):

<https://sehp.member.hrissuite.com/>

Additional Information:

www.metlife.com/stateofks



Questions?

Call 1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 7am – 7pm Central Time

**A MetLife Customer Service Representative
will be happy to answer any questions.**

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a preexisting condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable to CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI or GPNP09-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.